

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re Howard Construction Company, Inc.

Case No. 09-45391-dml-11

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$732,800.00		
B - Personal Property	Yes	4	\$1,200.00		
C - Property Claimed as Exempt	No				
D - Creditors Holding Secured Claims	Yes	2		\$584,021.86	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$4,236.01	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$208,003.78	
G - Executory Contracts and Unexpired Leases	Yes	2			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	No				N/A
J - Current Expenditures of Individual Debtor(s)	No				N/A
TOTAL		15	\$734,000.00	\$796,261.65	

In re **Howard Construction Company, Inc.**Case No. 09-45391-dml-11

(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Office Building (6,000 sq. ft.) 3865 South Freeway Fort Worth, TX 76110 Tarrant County, Texas 2.3 acres land	Fee Simple		\$470,000.00	\$263,058.74
Unimproved Land (65.7 acres) Abstract 863 TR 113A J. Wallace Survey 2001 CR 415 Johnson County, Texas	Fee Simple		\$262,800.00	\$315,000.00
Total:	\$732,800.00			

(Report also on Summary of Schedules)

In re Howard Construction Company, Inc.

Case No. 09-45391-dml-11

(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X		
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Chase Bank Account Acct. xxxxx9586	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		
4. Household goods and furnishings, including audio, video and computer equipment.	X		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6. Wearing apparel.	X		
7. Furs and jewelry.	X		
8. Firearms and sports, photographic, and other hobby equipment.	X		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10. Annuities. Itemize and name each issuer.	X		

In re Howard Construction Company, Inc.

Case No. 09-45391-dml-11

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X		
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X		
14. Interests in partnerships or joint ventures. Itemize.	X		
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X		
16. Accounts receivable.	X		
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X		

In re Howard Construction Company, Inc.

Case No. 09-45391-dml-11

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X		
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22. Patents, copyrights, and other intellectual property. Give particulars.	X		
23. Licenses, franchises, and other general intangibles. Give particulars.	X		
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X		
26. Boats, motors, and accessories.	X		

In re Howard Construction Company, Inc.

Case No. 09-45391-dml-11

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X		
28. Office equipment, furnishings, and supplies.	X	Desk, chairs, file cabinets	\$1,000.00
29. Machinery, fixtures, equipment, and supplies used in business.		Smith Air Compressor	\$200.00
30. Inventory.	X		
31. Animals.	X		
32. Crops - growing or harvested. Give particulars.	X		
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.		Cause of action against Texas Association of Women's Clubs wherein the Debtor asserts that it is entitled to receive, inter alia, title to a certain parcel of real property in Johnson County, Texas, in consideration for services performed pursuant to a construction contract.	Unknown
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)			
3 continuation sheets attached			Total > \$1,200.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:							
Fort Worth ISD 100 N. University Dr. Fort Worth, TX 76107		DATE INCURRED: NATURE OF LIEN: 2009 Ad Valorem Property Taxes COLLATERAL: Office Building REMARKS: VALUE: \$470,000.00				\$6,107.64	
Representing: Fort Worth ISD		Perdue Brackett Flores et al. 307 West 7th St., Suite 1225 Fort Worth, TX 76102				Notice Only	Notice Only
ACCT #:							
Johnson County Tax Assessor PO Box 75 Cleburne TX 76033		DATE INCURRED: NATURE OF LIEN: 2009 Ad Valorem Property Taxes COLLATERAL: Unimproved Land REMARKS: VALUE: \$262,800.00				\$5,963.12	
ACCT #:							
Leroy & Mary Lois Howard Revocable Living Trust Mary Lois Howard, Trustee 2363 Faett Court Fort Worth TX 76119		DATE INCURRED: NATURE OF LIEN: - COLLATERAL: - REMARKS: NOTE: This security interest is unperfected. VALUE: \$262,800.00				\$315,000.00	\$52,200.00
Subtotal (Total of this Page) >						\$327,070.76	\$52,200.00
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODETOR	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: Office Building REMARKS:			\$250,000.00	
Managed Mortgage Investment Fund 14 Grogans Point The Woodlands TX 77380		VALUE: \$470,000.00				
ACCT #:		DATE INCURRED: NATURE OF LIEN: Office Building COLLATERAL: 2009 Ad Valorem Property Taxes REMARKS:			\$6,951.10	
Tarrant County Tax Assessor 100 E. Weatherford Fort Worth, TX 76196		VALUE: \$470,000.00				
Representing: Tarrant County Tax Assessor		Linebarger Groggan Blair et al. 1000 Throckmorton, Suite 300 Fort Worth, TX 76102			Notice Only	Notice Only

Sheet no. 1 of 1 continuation sheets attached
to Schedule of Creditors Holding Secured ClaimsSubtotal (Total of this Page) >
Total (Use only on last page) >

\$256,951.10 \$0.00

\$584,021.86 \$52,200.00

(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODETOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxxx1084 Fort Worth ISD 100 N. University Dr. Fort Worth, TX 76107		DATE INCURRED: CONSIDERATION: 2008-2009 Bus. Per. Prop. Taxes REMARKS:	X	\$1,952.34	\$1,952.34	\$0.00
Representing: Fort Worth ISD		Perdue Brackett Flores et al. 307 West 7th St., Suite 1225 Fort Worth, TX 76102		Notice Only	Notice Only	Notice Only
ACCT #: xxxx1084 Tarrant County Tax Assessor 100 E. Weatherford Fort Worth, TX 76196		DATE INCURRED: CONSIDERATION: 2008-2009 Bus. Per. Prop. Taxes REMARKS:	X	\$2,283.67	\$2,283.67	\$0.00
Representing: Tarrant County Tax Assessor		Linebarger Groggan Blair et al. 1000 Throckmorton, Suite 300 Fort Worth, TX 76102		Notice Only	Notice Only	Notice Only

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >	\$4,236.01	\$4,236.01	\$0.00
	Total >	\$4,236.01		
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			
	Totals >		\$4,236.01	\$0.00
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$1,128.08
Amgro Premium Financing c/o Guest & Associates PC PO Box 696 Dallas TX 75559						
ACCT #:		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$1,700.00
Chens Construction 2100 Valley Forge Drive Plano TX 75075						
ACCT #:		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$2,316.30
Contech Construction Co. c/o Harrell Pallet & Associates 5454 La Sierra Dr., Suite 100 Dallas TX 75231						
ACCT #:		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$1,340.21
Continental Equipment Company 8505 S. central Expressway Dallas TX 75241						
ACCT #:		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$4,611.06
Dwayne Plumbing c/o Haller Halan & Taylor 5085 W. Park Blvd., Suite 150 Plano TX 75093						
ACCT #:		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$2,458.00
G.E. Capital PO Box 3083 Cedar Rapids IA 52406-3086						
			Subtotal >			\$13,553.65
			Total >			
2	continuation sheets attached	(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: I-35 Sandpit Inc. c/o Haller Harlan & Taylor 5085 W. Park Blvd., Suite 150 Plano TX 75093		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$3,782.00
ACCT #: Ingram PO Box 841556 Dallas TX 75284-1556		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$8,776.00
ACCT #: John Lively, Attorney at Law Burnett Plaza, Suite 2075 801 Cherry St., Unit 32 Fort Worth TX 76102		DATE INCURRED: CONSIDERATION: Legal Fees REMARKS:				\$41,700.00
ACCT #: Louisiana Chicken c/o Tommy Taing 5130 Wichita St. Fort Worth TX 76119		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:				\$1,300.00
ACCT #: R.D. Howard, LLC 3863 South Freeway Fort Worth TX 76110		DATE INCURRED: CONSIDERATION: Loans REMARKS:				\$94,329.00
ACCT #: Randle & Isolina O. Howard Revocable Living Trust 3863 South Freeway Fort Worth TX 76110		DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$39,000.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$188,887.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED	
ACCT #: T-Mobile PO Box 660252 Dallas TX 75266-0252		DATE INCURRED: CONSIDERATION: Trade Debt REMARKS:			\$3,817.95
Representing: T-Mobile		Pinnacle Financial Group 7825 7825 Washington Ave. So., Suite 310 Minneapolis MN 55439			Notice Only
ACCT #: xxxx1084 Tarrant County Tax Assessor 100 E. Weatherford Fort Worth, TX 76196		DATE INCURRED: CONSIDERATION: 2006-2007 Bus. Per. Prop. Taxes REMARKS:		X	\$1,745.18
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$5,563.13
			Total >		\$208,003.78
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Danielle Collins Studio Styles #101 3863 South Freeway Fort Worth TX 76110	Lease of nonresidential real property under which the Debtor is the lessor.
Elizabeth Branch Man in the Mirror 3863 South Freeway, Suite 110 Fort Worth TX 76110	Lease of nonresidential real property under which the Debtor is the lessor.
End Times Church JoAnna Osborne 5300 Hemphill Rd. Fort Worth TX 76134	Lease of nonresidential real property under which the Debtor is the lessor.
Greater Visionary Baptist Church Rev. L. J. Collins PO Box 15522 Fort Worth TX 76110	Lease of nonresidential real property under which the Debtor is the lessor.
LaAngela Lockett 3863 South Freeway, Suite 115 Fort Worth TX 76110	Lease of nonresidential real property under which the Debtor is the lessor.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES*Continuation Sheet No. 1*

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Penny's Hair Dimensions Penny Smallhorne 3863 South Freeway, Suite 103 Fort Worth TX 76110	Lease of nonresidential real property under which the Debtor is the lessor.
Rose Walker Styles by Rosebud 3863 South Freeway, Suite 113 Fort Worth TX 76110	Lease of nonresidential real property under which the Debtor is the lessor.
Salvador Rosales MSU Industries 2512 5th Ave. Fort Worth TX 76110	Lease of nonresidential real property under which the Debtor is the lessor.
Valerie Johnson Therapeutic Concepts 3863 South Freeway, Suite 122 Fort Worth TX 76110	Lease of nonresidential real property under which the Debtor is the lessor.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

86 Declaration (Official Form 6 - Declaration) (12/07)
In re Howard Construction Company, Inc.

Case No. 09-46381-dml-11
(If known)

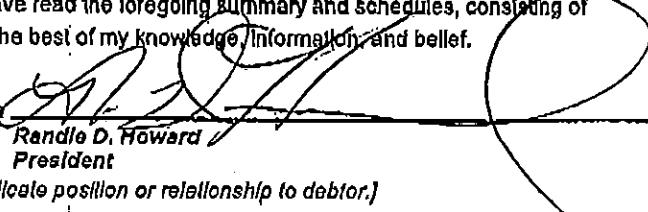
DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the President of the Corporation
named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date 10/09/2009

Signature


Randle D. Howard
President

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)